

Information to identify the case:

Debtor 1	<u>John A. Speis</u>	Social Security number or ITIN	xxx-xx-6264
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	15-24674-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John A. Speis

3/16/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John A. Speis
Debtor

Case No. 15-24674-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 16, 2023

User: auto
Form ID: 3180W

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2023:

Recip ID	Recipient Name and Address
db	+ John A. Speis, 3007 Old Pittsburgh Rd., New Castle, PA 16101-6086
cr	+ Shenango China Area FCU, 2656 Ellwood Rd, Suite 1, New Castle, PA 16101-6282
14156265	+ AMY J SPEIS, 3391 CELENA CIRCEL, Saint Cloud, FL 34769-5911
14156266	+ ATTORNEY PAULA CIALIA, 113 N. MERCER ST., New Castle, PA 16101-3813
14175241	+ Attorney Paula Cialla, 113 N Mercer St., New Castle, PA 16101-3813
14156267	+ Bank Of Oklahoma Mtg, 7060 S Yale Ave, Tulsa, OK 74136-5711
14212614	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, P.O. Box 117, Columbus, OH 43215
14156272	Chase, Po Box 901003, Columbus, OH 43224
14156278	+ DAVID WAGNER, 416 E SHERIDAN AVE., New Castle, PA 16105-2627
14156283	+ HERTZ LOCAL EDITION, HLE COMMERCIAL DEPT 1153, PO BOX 121154, DALLAS, TX 75312-1154
14156286	+ HSBC BANK USA, 3815 SOUTH WEST TEMPLE, PO BOX 65250, Salt Lake City, UT 84165-0250
14234737	+ HSBC Bank USA et al c/o, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
14189842	+ Hladik, Onorato & Federman, LLP, 298 Wissahickon Ave., North Wales, PA 19454-4156
14156289	+ Jameson Health Sys., 1211 Wilmington Rd., New Castle, PA 16105-2516
14156290	+ Lawrence County Prothonotary, 430 Court St., New Castle, PA 16101-3558
14189144	+ Lawrence County Sheriff, 430 Court St., New Castle, PA 16101-3503
14156292	+ MDJ MELISSA AMODIE, 430 COURT ST., New Castle, PA 16101-3503
14156294	+ NCB (CITI FIN AUTO), PO BOX 1099, Langhorne, PA 19047-6099
14156295	+ Omni Mngt, PO BOX 8749, Toledo, OH 43623-0749
14158596	Security Credit Services, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14156298	+ Shenango China Efcu, 2656 Ellwood Rd., Suite 1, New Castle, PA 16101-6282
14156299	+ Snow and Snow, PC, 215 W Elizabeth St., New Castle, PA 16105-1947
14156310	+ Zucker, Goldberg & Ackerman, LLC, 200 Sheffield St., Mountainside, NJ 07092-2315

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 17 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 00:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 17 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 00:54:00	Pennsylvania Dept. of Revenue, Department

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280946, P.O. Box 280946, ATTN:
BANKRUPTCY DIVISION, Harrisburg, PA
17128-0946

14156263	+ Email/Text: bncnotifications@phea.org	Mar 17 2023 00:54:00	Aes/Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14156264	+ Email/Text: bncnotifications@phea.org	Mar 17 2023 00:54:00	Aes/Pheaa Rehabs, Po Box 61047, Harrisburg, PA 17106-1047
14156268	EDI: CAPITALONE.COM	Mar 17 2023 04:52:00	Cap One, Po Box 85015, Richmond, VA 23285
14156269	EDI: CAPITALONE.COM	Mar 17 2023 04:52:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14156275	EDI: CONVERGENT.COM	Mar 17 2023 04:52:00	CONVERGENT, PO Box 9004, Renton, WA 98057-9004
14156270	+ Email/Text: bankruptcy@cavps.com	Mar 17 2023 00:54:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14156271	+ EDI: CITICORP.COM	Mar 17 2023 04:52:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14156273	+ EDI: CITICORP.COM	Mar 17 2023 04:52:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14156274	+ EDI: CITICORP.COM	Mar 17 2023 04:52:00	Citi-Bp Oil, Po Box 6497, Sioux Falls, SD 57117-6497
14156276	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 17 2023 00:54:00	Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
14156277	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 17 2023 01:02:14	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14156291	+ EDI: CITICORP.COM	Mar 17 2023 04:52:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
14156279	+ EDI: DISCOVER.COM	Mar 17 2023 04:52:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14369786	Email/Text: ECMCBKNotices@ecmc.org	Mar 17 2023 00:54:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14156280	^ MEBN	Mar 17 2023 00:50:06	Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
14156281	+ Email/Text: bknotice@ercbpo.com	Mar 17 2023 00:54:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14175243	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 17 2023 00:54:00	FNB, One FNB Blvd., 5th Floor, Hermitage, PA 16148-3347
14156282	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 17 2023 00:54:00	First National Bank of PA, One FNB Blvd., 5th Floor, Hermitage, PA 16148-3363
14156284	+ EDI: HFC.COM	Mar 17 2023 04:52:00	Hsbc Auto, 6602 Convoy Ct, San Diego, CA 92111-1000
14156285	+ EDI: HFC.COM	Mar 17 2023 04:52:00	Hsbc Bank, Po Box 9, Buffalo, NY 14240-0009
14156288	+ EDI: LCIISYSTEM	Mar 17 2023 04:52:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14156293	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 17 2023 00:54:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14159792	+ Email/Text: bncnotifications@phea.org	Mar 17 2023 00:54:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
14156296	+ EDI: PRA.COM	Mar 17 2023 04:52:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14156300	EDI: AGFINANCE.COM	Mar 17 2023 04:52:00	Springleaf Financial S, 2656 Ellwood Rd Unit 21, New Castle, PA 16101
14156297	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 17 2023 00:54:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

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14156301	+ EDI: RMSC.COM	Mar 17 2023 04:52:00	Syncb/Lord & Tay, Po Box 965015, Orlando, FL 32896-5015
14156302	+ EDI: RMSC.COM	Mar 17 2023 04:52:00	Syncb/Plcc, Po Box 965024, Orlando, FL 32896-5024
14156303	+ EDI: WTRRN BANK.COM	Mar 17 2023 04:52:00	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14156305	+ EDI: VERIZONCOMB.COM	Mar 17 2023 04:52:00	Verizon, 500 Technology Dr Suite 300, Weldon Spring, MO 63304-2225
14156307	EDI: WFFC.COM	Mar 17 2023 04:52:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
14156306	+ EDI: BLUESTEM	Mar 17 2023 04:52:00	Web Bank, 215 S State St Ste 800, Salt Lake City, UT 84111-2339
14156308	+ EDI: WFFC.COM	Mar 17 2023 04:52:00	Wf Crd Svc, 3201 N 4th Ave, Sioux Falls, SD 57104-0700
14156309	+ EDI: WFFC2	Mar 17 2023 04:52:00	Wfdillards, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		HSBC Bank USA et al c/o Select Portfolio Servicing
cr		HSBC Bank USA, National Association, as Trustee for
cr		HSBC Bank USA, National Association, as Trustee fo
14156287		Hsbc/Scusa
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14175242	*	Convergent, PO Box 9004, Renton, WA 98057-9004
14156304	##+	TWIN AIR HEATING & COOLING, 2625 HARLANSBURG RD., New Castle, PA 16101-9687

TOTAL: 4 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor HSBC Bank USA National Association, as Trustee for People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 bnicholas@kmlawgroup.com

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Brian Nicholas

on behalf of Creditor HSBC Bank USA et al c/o Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor HSBC Bank USA National Association, as Trustee for People's Choice Home Loan Securities Corp.,
People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 bnicholas@kmlawgroup.com

Danielle Boyle-Ebersole

on behalf of Creditor HSBC Bank USA et al c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com,
PABKAttorneyecf@orlans.com

Louis R. Pomerico

on behalf of Debtor John A. Speis info@pomericolaw.com
pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com

Matthew Christian Waldt

on behalf of Creditor HSBC Bank USA National Association, as Trustee for People's Choice Home Loan Securities Corp.,
People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8